



STATE OF MISSOURI
DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

IN THE MATTER OF:)
)
Stefan E. Hill) Case No. 06A000724
)
Applicant.)
)
Serve at:)
)
4000 Hyde Park, Apt #27)
Columbia MO 65201)
)

REFUSAL TO ISSUE INSURANCE PRODUCER LICENSE

On February 15, 2007, Kathryn Turner, as senior counsel for the Investigations Section of the Division of Consumer Affairs, submitted a petition to the Director of the Department of Insurance, Financial Institutions and Professional Registration ("Director") alleging cause for refusing to issue the insurance producer license of Stefan E. Hill ("Applicant"). After reviewing the petition, and the investigative report, the Director issues the following findings of fact, conclusions of law and summary order:

FINDINGS OF FACT

1. Applicant, Stefan E. Hill, is a Missouri resident with an address of 4000 Hyde Park, Apt. No. 27, Columbia, Missouri 65201.
2. On December 22, 2007, the Director received Applicant's Uniform Application for Resident Individual Insurance Producer License ("Application").
3. Question 39-1. of the Application asks,

Have you ever been convicted of, or are you currently charged with, committing a crime, whether or not adjudication was withheld?

4. Applicant checked the "Yes" answer to this question.
5. On July 21, 2003, Applicant pled guilty and was convicted of offenses under the Uniform Code of Military Justice:
 - Article 81 – Conspiracy
 - Article 121 – Larceny
 - Article 129 – Burglary
 - Article 134 – Transporting a stolen vehicle across state lines
6. Applicant was sentenced to reduction in pay grade, forfeiture of all pay and allowances, confinement for 24 months and a dishonorable discharge, which sentence rises to felony class.
7. At the time of the crimes, Applicant was twenty years of age.
8. This order is in the public interest.

CONCLUSIONS OF LAW

9. Section 375.141.1 RSMo Cum Supp 2006 provides, in part:
 - The director may suspend, revoke, refuse to issue or refuse to renew an insurance producer license for any one or more of the following causes:
 - (6) Having been convicted of a felony or crime involving moral turpitude.
10. Applicant has been convicted of felonies or crimes involving moral turpitude, offenses under the Uniform Code of Military Justice:
 - Article 81 – Conspiracy
 - Article 121 – Larceny
 - Article 129 – Burglary
 - Article 134 – Transporting a stolen vehicle across state lines,

each of which constitutes a ground for refusal under Section 375.141.1 RSMo Cum Supp 2006.
11. Although the discretion of the Director in these matters is clear, the Director finds that the nature of the crimes relate to the financial duties and responsibilities of an

insurance producer to his customers. The Applicant engaged in the criminal conduct at the age of twenty. However, the conduct that gave rise to the charges occurred on several occasions and is relatively recent in his history. I conclude that at this time they do reveal significant risk to consumers. Certainly, a renewed application after additional work experience for several years without disqualifying conduct may result in a different decision.

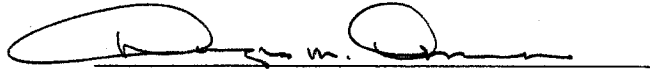
12. This order is in the public interest.

ORDER

IT IS THEREFORE ORDERED that the issuance of the insurance producer license of Applicant Stefan E. Hill is hereby summarily REFUSED.

SO ORDERED.

WITNESS MY HAND THIS 22nd DAY OF February, 2007.



DOUGLAS M. OMMEN
DIRECTOR

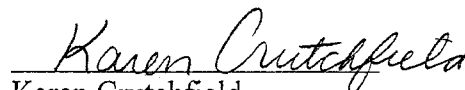
NOTICE

TO: Applicant and any unnamed persons aggrieved by this Order:

You may request a hearing in this matter. You may do so by filing a complaint with the Administrative Hearing Commission of Missouri, P.O. Box 1557, Jefferson City, Missouri within thirty (30) days after the mailing of this notice pursuant to Section 621.120 RSMo.

CERTIFICATE OF SERVICE

I hereby certify that on this 22nd day of February, 2007, a copy of the foregoing notice, order and petition was served upon the Applicant in this matter by certified mail.



Karen Crutchfield
Senior Office Support Staff